

***** **UNITED STATES DISTRICT COURT** *****

NORTHERN

DISTRICT OF

NEW YORK

JUDGMENT IN A CIVIL CASE

DOCKET NO. 6:05-CV-895 (LEK)

IN RE:

**MARC E. PEROSIO and
DEBRA J. PEROSIO,**

Debtors.

**MARC E. PEROSIO and
DEBRA J. PEROSIO,**

Appellants,

**Chapter 12
Bankruptcy. Case No. 03-67641**

-against-

**NBT BANK NATIONAL ASSOCIATION and
UNITED STATES OF AMERICA,**

Appellees.

_____ **JURY VERDICT.** This action came before the Court for a trial by jury. The issues have been tried and the jury has rendered its verdict.

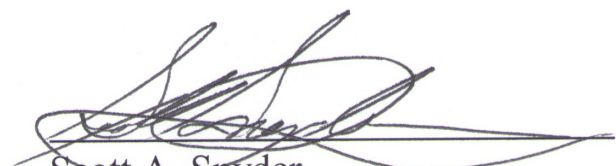
_____ **XX** **DECISION by COURT.** This action came to trial or hearing before the Court. The issues have been tried and a decision has been rendered.

IT IS ORDERED AND ADJUDGED that in the above entitled action, the case is **DISMISSED** in its ENTIRETY, in favor of the appellees (the decision of the Bankruptcy Court is affirmed) and against the appellants, in accordance with the **MEMORANDUM-DECISION** and **ORDER** of the Honorable Lawrence E. Kahn, United States District Judge, dated November 21, 2006.

DATE: November 21, 2006

LAWRENCE K. BAERMAN

CLERK OF THE COURT


Scott A. Snyder
Courtroom Deputy to the
Honorable Lawrence E. Kahn